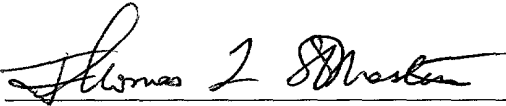


03-18-02

A

03/14/02

PATENT APPLICATION TRANSMITTAL LETTER (Small Entity)					Docket No. 32414.31	
<u>TO THE ASSISTANT COMMISSIONER FOR PATENTS</u>						
Transmitted herewith for filing under 35 U.S.C. 111 and 37 C.F.R. 1.53 is the patent application of: Mark Laycock						
For: METHOD AND SYSTEM FOR OPERATING A FINANCIAL INSTRUMENT						
This Application claims priority to British Patent Application No. 0106314.8 filed March 14, 2001						
Enclosed are:						
<input checked="" type="checkbox"/> Certificate of Mailing with Express Mail Mailing Label No. EL486369944US						
<input checked="" type="checkbox"/> Two (2) sheets of drawings.						
<input type="checkbox"/> A certified copy of a _____ application.						
<input checked="" type="checkbox"/> Declaration <input checked="" type="checkbox"/> Signed. <input type="checkbox"/> Unsigned.						
<input checked="" type="checkbox"/> Power of Attorney						
<input type="checkbox"/> Information Disclosure Statement						
<input checked="" type="checkbox"/> Preliminary Amendment						
<input type="checkbox"/> _____ Verified Statement(s) to Establish Small Entity Status Under 37 C.F.R. 1.9 and 1.27.						
<input checked="" type="checkbox"/> Other: Data Sheet and Return Postcard						
CLAIMS AS FILED						
For	#Filed	#Allowed	#Extra	Rate	Fee	
Total Claims	11	- 20 =	0	x \$9.00	\$0.00	
Indep. Claims	3	- 3 =	0	x \$40.00	\$0.00	
Multiple Dependent Claims (check if applicable) <input checked="" type="checkbox"/>					\$140.00	
BASIC FEE					\$370.00	
TOTAL FILING FEE					\$510.00	
<input checked="" type="checkbox"/> A check in the amount of \$510.00 to cover the filing fee is enclosed.						
<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge and credit Deposit Account No. 061910 as described below. A duplicate copy of this sheet is enclosed.						
<input type="checkbox"/> Charge the amount of _____ as filing fee.						
<input checked="" type="checkbox"/> Credit any overpayment.						
<input checked="" type="checkbox"/> Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.						
<input type="checkbox"/> Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).						
Dated: 3/14/02				 _____ Signature		
Thomas L. McMasters, Reg. No. 45,593 Fredrikson & Byron, P.A. 1100 International Centre 900 2nd Avenue South Minneapolis, MN 55402-3397 Tel: (612) 347-7087						
CC:						

 J1002 U.S. PTO
 10/098678
 03/14/02